# **United States Bankruptcy Court Western District of New York**

IN RE:	Case No	
Prince, James A. & Prince, Allison L.	Chapter 7	
Debtor(s		
DISCLOSURE OF (	COMPENSATION OF ATTORNEY FOR DEBTOR	
	16(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemts:	
For legal services, I have agreed to accept	\$\$	01.00
Prior to the filing of this statement I have received	\$\$	01.00
Balance Due	\$	0.00
2. The source of the compensation paid to me was:	ebtor Other (specify):	
3. The source of compensation to be paid to me is:		
	pensation with any other person unless they are members and associates of my law firm.	
together with a list of the names of the people sharin	ation with a person or persons who are not members or associates of my law firm. A copy of the agre ng in the compensation, is attached.	ement,
5. In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspects of the bankruptcy case, including:	
b. Preparation and filing of any petition, schedules, sta	tors and confirmation hearing, and any adjourned hearings thereof;	
By agreement with the debtor(s), the above disclosed fee     Representation of debtor in adversary pro	does not include the following services: oceedings and other contested bankruptcy matters.	
I certify that the foregoing is a complete statement of any ag proceeding.	CERTIFICATION greement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy	
February 6, 2009	/s/ Mark L. Bargar, Esq.	
Date	Mark L. Bargar, Esq. Bly, Sheffield, Bargar, Pillittieri & MacCallum 3 Lakeview Avenue PO Box 3327 Jamestown, NY 14702-3327	

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B201 Page 2

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Address:	p th	ocial Security number (If the bankruptcy etition preparer is not an individual, state he Social Security number of the officer, rincipal, responsible person, or partner of
X		ne bankruptcy petition preparer.) Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, partner whose Social Security number is provided about		
I (We), the debtor(s), affirm that I (we) have received	Certificate of the Debtor and read this notice.	
Prince, James A. & Prince, Allison L. Printed Name(s) of Debtor(s)	X /s/ James A. Prince Signature of Debtor	<b>2/06/2009</b> Date
Case No. (if known)	X /s/ Allison L. Prince	2/06/2009

Signature of Joint Debtor (if any)

Date

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United States Bankruptcy Court									
Western District of New York							Vol	untary Petition	
Name of Debtor (if individual, enter Last, First, Middle):  Prince, James A.			Name of Joint Debtor (Spouse) (Last, First, Middle):  Prince, Allison L.						
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years				arried, m	aiden, aı	e Joint Debtor in nd trade names) Dach		3 years
Last four digits of Soc. Sec. or Individual-Taxpaye EIN (if more than one, state all): <b>0055</b>	er I.D. (I	TIN) No./Complete	e				or Individual-Tall): <b>9220</b>	axpayer I.l	D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & Zip Code): 2729 Denslow Avenue		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):  2729 Denslow Avenue							
Jamestown, NY	ZIPC	CODE <b>14701</b>		Jamesto	own, N	ľ			ZIPCODE <b>14701</b>
County of Residence or of the Principal Place of I Chautauqua	Business:	:		County of Residence or of the Principal Place of Business:  Chautauqua				ness:	
Mailing Address of Debtor (if different from street	et address	s)		Mailing Ac	ldress of	Joint De	ebtor (if differen	t from stre	eet address):
		CODE							ZIPCODE
Location of Principal Assets of Business Debtor (	if differer	nt from street addr	ess abo	ove):					
T 45.14		<b></b>	e D	•		I	CI ( A.D.		ZIPCODE
<b>Type of Debtor</b> (Form of Organization)		Naturo (Cheo	e of Bu ck one				_		Code Under Which (Check one box.)
(Check <b>one</b> box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities check this box and state type of entity below.)	,	Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other		n 11	Ch   Ch   Ch   Ch   Ch		Recommendation Mai	e box.)	
		Tax-Exempt Entity (Check box, if applicable.)  ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).				deb § 1 ind per	ots, defined in 1 01(8) as "incurrividual primarily sonal, family, or d purpose."	U.S.C. red by an y for a	business debts.
Filing Fee (Check one	box)			G1 1			Chapter 11 I	Debtors	
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> </ul>			Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:  Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.						
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt proper distribution to unsecured creditors.					d, there v	vill be n	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
	] 1,000- 5,000	5,001- 10,000		001- 000	25,001- 50,000		50,001- 100,000	Over 100,000	
	] 61,000,00 610 millio			0,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More that	
Estimated Liabilities  To loo	] \$1,000,00	10 \$10,000,001	\$50	0,000,001 to	\$100,00	0,001	\$500,000,001	☐ More that	n

B1 (Official Politi 1) (1/08)		rage 2	
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Prince, James A. & Prince, Allison L.		
Prior Bankruptcy Case Filed Within Last 8	<b>Years</b> (If more than two, attach	additional sheet)	
Location Where Filed: Western District Of New York	Case Number: <b>00-15851</b>	Date Filed: November 14, 2000	
Location Where Filed: <b>N/A</b>	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)	
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	to whose debts are primarily consumer debts.)		
	X /s/ Mark L. Bargar, Esq.	2/06/09	
	Signature of Attorney for Debtor(s)	Date	
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, explicitly a point of the petition is filed, explicitly a point petition:  Exhibit D completed and signed by the debtor is attached and made in this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ach spouse must complete and atta de a part of this petition.	ch a separate Exhibit D.)	
Information Regardi	ng the Debtor - Venue		
(Check any approximately Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180		is District for 180 days immediately	
☐ There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in	this District.	
☐ Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States I in this District, or the interests of the parties will be served in reg	out is a defendant in an action or pr	oceeding [in a federal or state court]	
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb	licable boxes.)	•	
(Name of landlord or lesso	or that obtained judgment)		
(Address of lan	dlord or lessor)		
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for possible.			
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	uring the 30-day period after the	
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

(Check only one box.)

§ 1515 are attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Prince, James A. & Prince, Allison L.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this

petition is true and correct, that I am the foreign representative of a debtor

☐ I request relief in accordance with chapter 15 of title 11, United

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the

States Code. Certified copies of the documents required by 11 U.S.C.

chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

in a foreign proceeding, and that I am authorized to file this petition.

# **Signatures**

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ James A. Prince

Signature of Debtor

James A. Prince

X /s/ Allison L. Prince

Signature of Joint Debtor

Allison L. Prince

Telephone Number (If not represented by attorney)

February 6, 2009

### Signature of Attorney\* Signature of Non-Attorney Petition Preparer

X

X /s/ Mark L. Bargar, Esq. preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for Signature of Attorney for Debtor(s) Mark L. Bargar, Esq. Bly, Sheffield, Bargar, Pillittieri & MacCallum 3 Lakeview Avenue PO Box 3327 Jamestown, NY 14702-3327

mbargar@blysheffield.com

# February 6, 2009

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date

compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

I declare under penalty of perjury that: 1) I am a bankruptcy petition

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

# United States Bankruptcy Court Western District of New York

Western Distri	ct of New York
IN RE:	Case No
Prince, James A.	Chapter 7
	R'S STATEMENT OF COMPLIANCE ELING REQUIREMENT
Warning: You must be able to check truthfully one of the five st do so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to a and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is f one of the five statements below and attach any documents as direct	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in e agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate fa copy of a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed.	from the agency describing the services provided to me. You must file ded to you and a copy of any debt repayment plan developed through
☐ 3. I certify that I requested credit counseling services from an ap days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exig	
If your certification is satisfactory to the court, you must still of you file your bankruptcy petition and promptly file a certificate for any debt management plan developed through the agency. Fa case. Any extension of the 30-day deadline can be granted only falso be dismissed if the court is not satisfied with your reasons counseling briefing.	rom the agency that provided the counseling, together with a copy ilure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because motion for determination by the court.]	se of: [Check the applicable statement.] [Must be accompanied by a
of realizing and making rational decisions with respect to fin	y reason of mental illness or mental deficiency so as to be incapable nancial responsibilities.);  y impaired to the extent of being unable, after reasonable effort, to
participate in a credit counseling briefing in person, by telep  Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has deted does not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above	ve is true and correct.
Signature of Debtor: /s/ James A. Prince	
Date: February 6, 2009	

Date: February 6, 2009

# United States Bankruptcy Court Western District of New York

Western Dist	trict of New York
IN RE:	Case No.
Prince, Allison L.	Chapter 7
	OR'S STATEMENT OF COMPLIANCE ISELING REQUIREMENT
Warning: You must be able to check truthfully one of the five do so, you are not eligible to file a bankruptcy case, and the co whatever filing fee you paid, and your creditors will be able t	e statements regarding credit counseling listed below. If you cannot ourt can dismiss any case you do file. If that happens, you will lose to resume collection activities against you. If your case is dismissed tred to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition i one of the five statements below and attach any documents as dir	is filed, each spouse must complete and file a separate Exhibit D. Check rected.
the United States trustee or bankruptcy administrator that outline	case, I received a briefing from a credit counseling agency approved by ed the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the ough the agency.
the United States trustee or bankruptcy administrator that outline performing a related budget analysis, but I do not have a certificat	ase, I received a briefing from a credit counseling agency approved by ed the opportunities for available credit counseling and assisted me in the from the agency describing the services provided to me. You must file ovided to you and a copy of any debt repayment plan developed through led.
	approved agency but was unable to obtain the services during the five ent circumstances merit a temporary waiver of the credit counseling xigent circumstances here.]
you file your bankruptcy petition and promptly file a certificate of any debt management plan developed through the agency. I case. Any extension of the 30-day deadline can be granted onleaso be dismissed if the court is not satisfied with your reaso counseling briefing.	obtain the credit counseling briefing within the first 30 days after e from the agency that provided the counseling, together with a copy Failure to fulfill these requirements may result in dismissal of your ly for cause and is limited to a maximum of 15 days. Your case may ons for filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefing becamotion for determination by the court.]	ause of: [Check the applicable statement.] [Must be accompanied by a
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired of realizing and making rational decisions with respect to	I by reason of mental illness or mental deficiency so as to be incapable financial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physical participate in a credit counseling briefing in person, by tel</li> <li>Active military duty in a military combat zone.</li> </ul>	ally impaired to the extent of being unable, after reasonable effort, to lephone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has does not apply in this district.	etermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided at	pove is true and correct.
Signature of Debtor: /s/ Allison L. Prince	

# United States Bankruptcy Court Western District of New York

IN RE:	Case No
Prince, James A. & Prince, Allison L.	Chapter 7
Debtor(s)	-

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
1,238.20 2009 Y-T-D (James)
The Resource Center
34,636.39 2008 (James)
The Resource Center
33,238.10 2007 (James)
The Resource Center
5,194.89 2007 (Allison)

Farm to Market Foods, Inc.

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Roswell Park Cancer Institute v. collection

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION Judgment entered

Allison Kaltenbach

unknown

\$1,502.64

I-2001-2299

George Conner MD et al v. **James Prince** 

collection **Jamestown City Court** Jamestown, New York Judgment entered October 2, 2008

\$918.00

C-28199

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>commencement of this case</b> . (Married debtors a joint petition is filed, unless the spouses are		e losses by either or both spouses whether or not
9. Payments related to debt counseling or bankrup	otcy	
	by or on behalf of the debtor to any persons, inclustreparation of a petition in bankruptcy within <b>one</b>	
NAME AND ADDRESS OF PAYEE Bly, Sheffield, Bargar, Pillittieri & MacCallum	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,201.00
3 Lakeview Avenue PO Box 3327 Jamestown, NY 14702-3327		
10. Other transfers		
absolutely or as security within <b>two years</b> im	ransferred in the ordinary course of the business or mediately preceding the commencement of this c both spouses whether or not a joint petition is fil	ase. (Married debtors filing under chapter 12 or
None b. List all property transferred by the debtor wit device of which the debtor is a beneficiary.	hin ten years immediately preceding the commend	ement of this case to a self-settled trust or similar
11. Closed financial accounts		
transferred within <b>one year</b> immediately pred certificates of deposit, or other instruments; sl brokerage houses and other financial institution	d in the name of the debtor or for the benefit of the deding the commencement of this case. Include mares and share accounts held in banks, credit unterpretations. (Married debtors filing under chapter 12 or our both spouses whether or not a joint petition is first	checking, savings, or other financial accounts, ions, pension funds, cooperatives, associations, chapter 13 must include information concerning
12. Safe deposit boxes		
preceding the commencement of this case. (Ma	ry in which the debtor has or had securities, cash, arried debtors filing under chapter 12 or chapter 1 filed, unless the spouses are separated and a joint	3 must include boxes or depositories of either or
13. Setoffs		
	a bank, against a debt or deposit of the debtor with or chapter 13 must include information concerning and a joint petition is not filed.)	
14. Property held for another person		
None List all property owned by another person that	the debtor holds or controls.	
15. Prior address of debtor		
	iately preceding the commencement of this case, li ement of this case. If a joint petition is filed, report	
ADDRESS 2729 Denslow Avenue Jamestown, New York 14701	NAME USED James Prince Allison Prince	DATES OF OCCUPANCY  December 2007 to present

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the

8. Losses

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PO Box 281

Celoron, New York 14720

2003 through December 1,

2007

**James Prince** 

Allison Kaltenbach

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: February 6, 2009	Signature /s/ James A. Prince of Debtor	James A. Prince
Date: February 6, 2009	Signature /s/ Allison L. Prince	valles A. I illoc
	of Joint Debtor (if any)	Allison L. Prince
	ocntinuation pages attached	

 $Penalty for making \ a false \ statement: Fine \ of \ up \ to \ \$500,000 \ or \ imprisonment \ for \ up \ to \ 5 \ years \ or \ both. \ 18 \ U.S.C. \ \$ \ 152 \ and \ 3571.$ 

# **United States Bankruptcy Court Western District of New York**

IN RE:		C	ase No	
Prince, James A. & Prince, Allison L.		Chapter 7		
Debtor(s)			•	
CHAPTER 7	INDIVIDUAL DEBTOR	R'S STATEMENT OF	INTENTION	
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if necess		ully completed for <b>EACH</b>	debt which is secured by property of the	
Property No. 1				
Creditor's Name: State Of New York		Describe Property Secu	ring Debt:	
Property will be (check one):  ☐ Surrendered				
If retaining the property, I intend to (a  ☐ Redeem the property  ✓ Reaffirm the debt  ☐ Other. Explain		(for exampl	le, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  ☐ Claimed as exempt ✓ Not claim	med as exempt			
Property No. 2 (if necessary)				
Creditor's Name:		Describe Property Secu	ring Debt:	
Property will be (check one):  Surrendered Retained	<u> </u>			
If retaining the property, I intend to (a)  Redeem the property Reaffirm the debt Other. Explain		(for exampl	le, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claim	med as exempt			
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three con	lumns of Part B must be co	ompleted for each unexpired lease. Attach	
Property No. 1				
Lessor's Name: Greg Kapuczinski	Describe Leased Proverbal month to me	roperty: onth rental agreement	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ✓ Yes ☐ No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased Pr	coperty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
continuation sheets attached (if an	y)			
I declare under penalty of perjury the personal property subject to an unex		tention as to any proper	rty of my estate securing a debt and/or	
Date: February 6, 2009	/s/ James A. Prince Signature of Debtor			
	/s/ Allison I Prince			

# United States Bankruptcy Court Western District of New York

IN RE:		Case No
Prince, James A. & Prince, Allison L	<b></b>	Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITOR MAT	ΓRIX
The above named debtor(s) hereby v	verify(ies) that the attached matrix listing credi	tors is true to the best of my(our) knowledge.
	•	
Date: February 6, 2009	Signature: /s/ James A. Prince	
	James A. Prince	Debtor
Date: February 6, 2009	Signature: /s/ Allison L. Prince	
	Allison L. Prince	Joint Debtor, if any
Date: February 6, 2009	Signature: /s/ Mark L. Bargar, Esq.	
	Mark L. Bargar, Esq.	Attorney (if applicable)

Asset Acceptance LLC PO Box 2039 Warren, MI 48090-2039

Bureau Of Collection Recovery, Inc. 7575 Corporate Way Eden Prairie, MN 55344

Capital One PO Box 30285 Salt Lake City, UT 84130-0285

CBJ Credit Recovery
PO Box 1132
Jamestown, NY 14702-1132

David Reino, MD PO Box 1258 Jamestown, NY 14702-1258

George Conner, MD PO Box 1258 Jamestown, NY 14702-1258

Greg Kapuczinski Willow Avenue Jamestown, NY 14701

Household Bank PO Box 81622 Salinas, CA 93912-1622

HSBC Bank PO Box 5253 Carol Stream, IL 60197 Jamestown Anesthesia Assoc. PC 500 Pine Street Jamestown, NY 14701

Jamestown Anesthesia Assoc. PC PO Box 2169 Elmira Heights, NY 14903

Jamestown Radiologists PO Box 788 Jamestown, NY 14702-0788

Joseph A. Blum, MD PO Box 1258 Jamestown, NY 14702-1258

Juniper Bank PO Box 13337 Philadelphia, PA 19101-3337

Kevin J. Sirwatka, Esq. 112 Hotel Jamestown Building Jamestown, NY 14701

Marie A. Hill, Constable 1341 Newland Avenue Jamestown, NY 14701

Peter Reden, MD PO Box 1258 Jamestown, NY 14702-1258

Pragna Sutaria, MD PO Box 1258 Jamestown, NY 14702-1258 Retail Services PO Box 15521 Wilmington, DE 19850-5521

Roswell Park Cancer Institute Elm & Carlton Streets Buffalo, NY 14263

State Of New York Office Of The Attorney General Elm & Carlton Streets Buffalo, NY 14263

Washington Mutual PO Box 660433 Dallas, TX 75266-0433

WCA Hospital 207 Foote Avenue Jamestown, NY 14701

Windstream PO Box 625 Matthews, NC 28106-0625

IN	$\mathbf{RE}$	Prince.	<b>James</b>	A. &	Prince.	Allison	L
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Debto	r(s)
DCUIL	1(3)

Case No.	
	(If known)

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
			0.00	

(Report also on Summary of Schedules)

	TA T
Case	No
Casc	110.

(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial		M&T Bank checking account	W	6.00
	accounts, certificates of deposit or shares in banks, savings and loan,		National City Bank	н	10.00
	thrift, building and loan, and homestead associations, or credit		checking account	· ·	10.00
	unions, brokerage houses, or		Woodlawn Autoworkers FCU	J	10.00
2	cooperatives.	х			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	^			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods and furnishings, including: sofa, two chairs, 2 dressers, bed, television, microwave, computer and dryer	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		clothing	J	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Defined Benefit Pension through The Resource Center MetLife Death Benefit \$16,844.09	Н	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		Tax Refund Federal	J	2,800.00
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Mercury Grand Marquis 140,000 miles	Н	675.00
			2001 Pontiac Sunfire 86,000 miles	Н	2,600.00
26.	Boats, motors, and accessories.	Х			
	Aircraft and accessories.	Х			
	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			

IN RE Prince, James A. & Prince, Allison L.

	TA T
Case	No.
Casc	TAU.

Debtor(s)

(If known)

# **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>31. Animals.</li> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X X X			
		TO	ΓAL	7,301.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

IN	$\mathbf{RE}$	Prince.	<b>James</b>	A. &	Prince.	Allison	L
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Case		0
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(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	elects	the	exemptions	to	which	debtor	is	entitled	under:
(Check or	ne box)		-						

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
M&T Bank checking account	Debtor & Creditor Law § 283	6.00	6.00
National City Bank checking account	Debtor & Creditor Law § 283	10.00	10.00
Woodlawn Autoworkers FCU	Debtor & Creditor Law § 283	10.00	10.00
Household goods and furnishings, including: sofa, two chairs, 2 dressers, bed, television, microwave, computer and dryer	CPLR § 5205(a)(5)	1,000.00	1,000.00
clothing	CPLR § 5205(a)(5)	200.00	200.00
Tax Refund Federal	Debtor & Creditor Law § 283	2,800.00	2,800.00
1993 Mercury Grand Marquis 140,000 miles	Debtor & Creditor Law § 282(1)	675.00	675.00
2001 Pontiac Sunfire 86,000 miles	Debtor & Creditor Law § 282(1)	2,600.00	2,600.00

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IN I	$\mathbf{RE}$	Prince.	James A	۱. &	Prince.	. Allison	L
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0	NT.
Case	NO

(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
	ļ					İ		
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ACCOUNT NO.								
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<b>0</b> continuation sheets attached			(Total of th	Sub is p	tota age	al e)	\$	\$
				-	Γota	al		
			(Use only on la	st p	age	e)	\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

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1 continuation sheets attached

Debtor(s)

186 INO.	
	(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_ Case No. \_

Debtor(s)

(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

# **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

				_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED		AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Kaltenbach		w	2007							
State Of New York Office Of The Attorney General Elm & Carlton Streets Buffalo, NY 14263			medical					1,502.64	1,502.64	
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.	•									
ACCOUNT NO.										
Sheet no. 1 of 1 continuation sheets	atta	ached	to	Sub			ф	1 500 64	\$ 1,502.64	ф
Schedule of Creditors Holding Unsecured Priority			(Totals of th	7	Γota	al	\$	1,502.64	\$ 1,502.64	\$
(Use only on last page of the comp	lete	d Sch	nedule E. Report also on the Summary of Sch	edu	les	.)	\$	1,502.64		
(Use report also on the	e or	ıly on atistic	last page of the completed Schedule E. If appall al Summary of Certain Liabilities and Related	olica	Fota able ata	э,			\$ 1,502.64	\$

IN RE Prince, James A. & Prin	ce. Allison L
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Case No.	

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5178-0523-2194-4999</b>	T	J	May 2005	П		$\sqcap$	
Capital One PO Box 30285 Salt Lake City, UT 84130-0285			credit card				764.74
ACCOUNT NO. <b>2001136660</b>	1	J	January 2008	Н		$\dashv$	
David Reino, MD PO Box 1258 Jamestown, NY 14702-1258			medical				106.00
ACCOUNT NO.	1		Assignee or other notification for:	Н	H	十	100100
CBJ Credit Recovery PO Box 1132 Jamestown, NY 14702-1132	-		David Reino, MD				
ACCOUNT NO. <b>2000798772</b>	1	J	March 2006	П		$\dashv$	
George Conner, MD PO Box 1258 Jamestown, NY 14702-1258			medical				220.00
<b>.</b>				Subt			. 4 000 74
5 continuation sheets attached			(Total of th		age Tota		\$ 1,090.74
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St	t also	0 01	n	
			Summary of Certain Liabilities and Relate				\$

\_\_\_\_\_ Case No. \_\_\_\_\_

Debtor(s)

(If known)

		•	•				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for: George Conner, MD				
CBJ Credit Recovery PO Box 1132 Jamestown, NY 14702-1132			George Conner, MD				
ACCOUNT NO.			Assignee or other notification for:	+			
Kevin J. Sirwatka, Esq. 112 Hotel Jamestown Building Jamestown, NY 14701			George Conner, MD				
ACCOUNT NO.			Assignee or other notification for:	+			
Marie A. Hill, Constable 1341 Newland Avenue Jamestown, NY 14701			George Conner, MD				
ACCOUNT NO. <b>5408-0100-2043-3278</b>	+	J	November 2003	+			
Household Bank PO Box 81622 Salinas, CA 93912-1622			credit card				242.40
ACCOUNT NO. <b>5176-6900-2472-6767</b>		J	January 2008	+			310.42
HSBC Bank PO Box 5253 Carol Stream, IL 60197			credit card				
ACCOUNT NO. <b>2000845093</b>		J	June 2006	<u> </u>			2,022.78
Jamestown Anesthesia Assoc. PC PO Box 2169 Elmira Heights, NY 14903		•	medical				
ACCOUNT NO.			Assignee or other notification for:	+			748.00
CBJ Credit Recovery PO Box 1132 Jamestown, NY 14702-1132			Jamestown Anesthesia Assoc. PC				
Sheet no. 1 of 5 continuation sheets attached to	<u> </u>			Sub		- 1	A 2 004 20
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of to (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T rt als Statis	Fota o o stica	al n	\$ 3,081.20 \$

\_\_\_\_\_ Case No. \_\_\_\_

Debtor(s)

(If known)

		•	•				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Jamestown Anesthesia Assoc. PC 500 Pine Street Jamestown, NY 14701			Assignee or other notification for: Jamestown Anesthesia Assoc. PC				
ACCOUNT NO. various  Jamestown Radiologists PO Box 788 Jamestown, NY 14702-0788		J	2004 to date medical acct. #'s: 2000585472; 2000506637; 2000719781				861.00
ACCOUNT NO.  CBJ Credit Recovery PO Box 1132 Jamestown, NY 14702-1132			Assignee or other notification for: Jamestown Radiologists				
ACCOUNT NO. 2000825518  Joseph A. Blum, MD PO Box 1258 Jamestown, NY 14702-1258		J	April 2006 medical				400.00
ACCOUNT NO.  CBJ Credit Recovery PO Box 1132 Jamestown, NY 14702-1132			Assignee or other notification for: Joseph A. Blum, MD				168.00
ACCOUNT NO.  Kevin J. Sirwatka, Esq. 112 Hotel Jamestown Building Jamestown, NY 14701			Assignee or other notification for: Joseph A. Blum, MD				
ACCOUNT NO.  Marie A. Hill, Constable 1341 Newland Avenue Jamestown, NY 14701			Assignee or other notification for: Joseph A. Blum, MD				
Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	Tota So o	e) al on al	\$ 1,029.00

Case	No	

(If known)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5140-2180-0512-7343		J	April 2006	t			 I
Juniper Bank PO Box 13337 Philadelphia, PA 19101-3337			credit card				2 220 85
ACCOUNT NO. <b>2000801038</b>		J	March 2006				2,230.85
Peter Reden, MD PO Box 1258 Jamestown, NY 14702-1258			medical				220.00
ACCOUNT NO.	H		Assignee or other notification for:				
CBJ Credit Recovery PO Box 1132 Jamestown, NY 14702-1132			Peter Reden, MD				
ACCOUNT NO.			Assignee or other notification for:				
Kevin J. Sirwatka, Esq. 112 Hotel Jamestown Building Jamestown, NY 14701			Peter Reden, MD				
ACCOUNT NO.			Assignee or other notification for:				
Marie A. Hill, Constable 1341 Newland Avenue Jamestown, NY 14701			Peter Reden, MD				
ACCOUNT NO. <b>5000186959</b>		J	August 2008	-			
Pragna Sutaria, MD PO Box 1258 Jamestown, NY 14702-1258			medical				
ACCOUNT NO. <b>211604100194</b>		J	unknown				106.00
Retail Services PO Box 15521 Wilmington, DE 19850-5521			Bon-Ton credit card				
							unknown
Sheet no3 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Sub iis p			\$ 2,556.85
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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(If known)

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Kaltenbach		w	2007	П		H	
Roswell Park Cancer Institute Elm & Carlton Streets Buffalo, NY 14263			medical				1,502.64
ACCOUNT NO.			Assignee or other notification for:	П		П	,
State Of New York Office Of The Attorney General Elm & Carlton Streets Buffalo, NY 14263			Roswell Park Cancer Institute				
ACCOUNT NO. <b>4559-9079-5722-8011</b>		J	October 2007	П		П	
Washington Mutual PO Box 660433 Dallas, TX 75266-0433			credit card				3,660.42
ACCOUNT NO.			Assignee or other notification for:	Н		Н	- 0,000112
Bureau Of Collection Recovery, Inc. 7575 Corporate Way Eden Prairie, MN 55344			Washington Mutual				
ACCOUNT NO. <b>various</b>		J	2002 to date	Н		Н	
WCA Hospital 207 Foote Avenue Jamestown, NY 14701			medical acct. #'s: 2000708148; 2000771086; 2000489513; 2000490881; 0030433226; 2000511071; 2000772153; 2000686644; 2001139486; 2000845093; 2000810646; 2000778282; 2000788930; 2001138010; 2001138011; 3187046241; 322595760				1,002.00
ACCOUNT NO.			Assignee or other notification for:	П		П	
CBJ Credit Recovery PO Box 1132 Jamestown, NY 14702-1132	•		WCA Hospital				
ACCOUNT NO. <b>0030433226</b>		J	February 2007	H		Н	
Windstream PO Box 625 Matthews, NC 28106-0625	•		utility				60.00
Sheet no <b>4</b> of <b>5</b> continuation sheets attached to				Sub		- 1	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St	T t als	Fota o o stica	al on al	\$ 6,225.06
			Summary of Certain Liabilities and Relate	d D	ata	A 1	21

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:		$\neg$	$\dashv$	
Asset Acceptance LLC PO Box 2039 Warren, MI 48090-2039			Windstream				
ACCOUNT NO.						П	
ACCOUNT NO.						П	
ACCOUNT NO.	H				+	H	
ACCOUNT NO.							
ACCOUNT NO.					$\exists$	П	
ACCOUNT NO.	Г				$\dashv$	$\dashv$	
Sheet no <b>5</b> of <b>5</b> continuation sheets attached to	_		,	Subt	tota	ıl	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is pa	age	)	\$
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relater	also atist	tica	n al	<b>\$ 13,982.85</b>

R6G	(Official	l Form	6G)	(12/07)

IN	$\mathbf{R}\mathbf{F}$	Prince	James	Δ &	Prince	Allison	1

(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Greg Kapuczinski Villow Avenue Jamestown, NY 14701	verbal month to month rental agreement \$600.00 per month 2729 Denslow Avenue, Celoron, New York 14720

R6H	(Official	Form	<b>6H</b> )	(12/07)

IN RE Prince, James A. & Prince, Allisor
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_ Case No	
	(If known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Prince, James A. & Prince, Alliso
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(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	,,	DEPENDENTS	OF DEBTOR ANI	) SPOU	SE		
Married		RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Crisis Team \	Worker U	Inemployed				
Name of Employer	The Resource	e Center U	Inemployed				
How long employed	22 years						
Address of Employer	880 East Sec						
	Jamestown,	NY 14701					
INCOME: (Estima	ate of average o	r projected monthly income at time case filed	1)		DEBTOR	i	SPOUSE
1. Current monthly	gross wages, sa	lary, and commissions (prorate if not paid mo	onthly)	\$	2,682.77	\$	
2. Estimated month	ly overtime			\$		\$	
3. SUBTOTAL				\$	2,682.77	\$	0.00
4. LESS PAYROL	L DEDUCTION	NS					
a. Payroll taxes a	nd Social Secur	ity		\$	519.98		
b. Insurance				\$	117.18		
c. Union dues	I II ab I I ab a a	_		\$	32.05		
d. Other (specify)	High Univer Guardian Te			\$	334.60 51.00		
5. SUBTOTAL O				\$	1,054.81		0.00
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,627.96	\$	0.00
		of business or profession or farm (attach deta	iled statement)	\$		\$	
8. Income from rea 9. Interest and divide				\$		\$	
		ort payments payable to the debtor for the del	htor's use or	Ф —		Φ	
that of dependents	listed above		otor s use or	\$		\$	
11. Social Security		iment assistance		<b>¢</b>		<b>\$</b>	
(Specify)				\$ —		\$	
12. Pension or retir				\$		\$	
13. Other monthly:				•		•	
(Specify)				· \$		\$ ———	
				\$		\$	
14. SUBTOTAL O	F LINES 7 TE	HROUGH 13		\$		\$	
		<b>COME</b> (Add amounts shown on lines 6 and 1	4)	\$	1,627.96		0.00
		`	,		.,	T	
		ONTHLY INCOME: (Combine column total reported on line 15)	ls from line 15;		\$	1,627.96	
					also on Summary of Sch al Summary of Certain L		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

IN	$\mathbf{RE}$	Prince.	<b>James</b>	A. &	Prince.	Allison	L
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Debtor(s)

Case	No.
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(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEB	TOR(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from on Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Con expenditures labeled "Spouse."	mplete a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 600.00
a. Are real estate taxes included? Yes No _	` <del></del>
b. Is property insurance included? Yes No 🗸	
2. Utilities:	
a. Electricity and heating fuel	\$ 120.00
b. Water and sewer	\$
c. Telephone	\$80.00
d. Other Internet	\$ 50.00
DirecTV	\$ <b>93.00</b>
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$300.00
5. Clothing	\$ <b>50.00</b>
6. Laundry and dry cleaning	\$ <b>40.00</b>
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	\$ 200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$25.00
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$67.12
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	<b>A</b>
(Specify)	\$

13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto b. Other

14. Alimony, maintenance, and support paid to others

15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

17. Other

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

# 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

IN RE Prince, James A. & Prince, Allison L.

Debtor(s)

Case No. \_

(If known)

(Print or type name of individual signing on behalf of debtor)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consistrue and correct to the best of my knowledge, information, and belief.	sting of <b>20</b> sheets, and that they are
Date: February 6, 2009 Signature: /s/ James A. Prince	Debto
James A. Prince	
Date: February 6, 2009 Signature: /s/ Allison L. Prince	(Joint Debtor, if any
Allison L. Prince	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION P	PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S compensation and have provided the debtor with a copy of this document and the notices and information and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any fee from the debtor, as required by that section.	n required under 11 U.S.C. §§ 110(b), 110(h), ng a maximum fee for services chargeable by
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Soc	cial Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and socresponsible person, or partner who signs the document.	
Address	
Signature of Bankruptcy Petition Preparer Date	ıte
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this docus not an individual:	ument, unless the bankruptcy petition preparer
f more than one person prepared this document, attach additional signed sheets conforming to the appr	ropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	f Bankruptcy Procedure may result in fines or
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPOR	ATION OR PARTNERSHIP
I, the (the president or other officer or an	n authorized agent of the corporation or a
member or an authorized agent of the partnership) of the	
(corporation or partnership) named as debtor in this case, declare under penalty of perjury that schedules, consisting of sheets ( <i>total shown on summary page plus 1</i> ), and that the knowledge, information, and belief.	t I have read the foregoing summary and ey are true and correct to the best of my
Date: Signature:	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# **United States Bankruptcy Court Western District of New York**

IN RE:	Case No
Prince, James A. & Prince, Allison L.	Chapter 7
Debtor(s)	<u> </u>

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 7,301.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 1,502.64	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 13,982.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,627.96
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,625.12
	TOTAL	18	\$ 7,301.00	\$ 15,485.49	

# **United States Bankruptcy Court Western District of New York**

IN RE:	Case No.
Prince, James A. & Prince, Allison L.	Chapter 7
Debtor(s)	
STATISTICAL SUMMARY OF CERTAIN LIABILIT	ΓΙΕS AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer debt 101(8)), filing a case under chapter 7, 11 or 13, you must report all infor	- · · · · · · · · · · · · · · · · · · ·
Check this box if you are an individual debtor whose debts are NOT information here.	Γ primarily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. § 15	59.
Summarize the following types of liabilities, as reported in the School	dules, and total them.

Type of Liability		Amount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	1,502.64
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)		0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	1,502.64

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 1,627.96
Average Expenses (from Schedule J, Line 18)	\$ 1,625.12
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 3,254.53

# **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,502.64	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 13,982.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 13,982.85